



Rebuild Iowa Task Force Housing Meeting Summary

**July 28, 2008 — 9:30 a.m. – 3:30 p.m.
Iowa Finance Authority – Presentation Room
2015 Grand Avenue, Des Moines**

Task Force Members Present

Nitza Lopez -Castillo, Co-Chair, Community Development Center, Columbus Junction
Jim Davis, Co-Chair, Iowa Title and Reality Co., Charles City
Tracy Achenbach, Homeward, Inc., Clarion
Bob Bauman, Butler Co REC, Allison
Bobbi Bendickson, Habitat for Humanity Iowa, Mason City
Lorie Bennett, City of Humboldt, Humboldt
MJ Broomfield, Executive Director, Southwest Iowa Planning Council, Atlantic
Pam Carmichael, Home, Inc., Des Moines
Senator Robert Dvorsky, Iowa General Assembly, Coralville
David Erickson, Davis Brown Law Firm, Des Moines
Jim Ernst, Four Oaks, Cedar Rapids
Becky Groff, AARP, Des Moines
Doug LaBounty, Community Housing Initiatives, Inc., Spirit Lake
Vince Lintz, Iowa Department of Economic Development, Des Moines
Sheila Lumley, Polk County Housing Trust Fund, Des Moines
Bret Mills, Iowa Finance Authority, Des Moines
Mark Patton, Iowa Valley Habitat for Humanity, Iowa City
Representative Kraig Paulsen, Iowa General Assembly, Hiawatha
Lindi Roelfose, Tama County Economic Development Commission, Toledo
Kurt Schade, Coldwell Banker, West Des Moines
Representative Tom Schueller, Iowa General Assembly, West Des Moines

Resource Group Members Present

Nadia Anderson, Iowa State University, Ames
Dave Bert, Iowa Association of Realtors, Clive
Mickey Carlson, Iowa Finance Authority and Iowa State University, Adel
Karen Cooney, City of Muscatine, Muscatine
Brian Douglas, Community Housing Development Corp, Des Moines
Corey Luedeman, Iowa Legal Aid, Cedar Rapids
Charlotte Martin, Mount Mercy College, Cedar Rapids
Chris Nosbisch, City of Norwalk, Norwalk
Jack Porter, State Historical Society, Des Moines
Doug Sharp, BSB Design, West Des Moines
Keith Smith, Landlords of Linn County, Marion
David Wilwerding, City of Johnston, Johnston

Presenters

Tracy Aupperlee, Federal Emergency Management Agency (FEMA)
Tracey Epps, Iowa Homeland Security and Emergency Management Division
Steve Castaner, Federal Emergency Management Agency

Bill Goldsmith, The Community Builders
Lane Palmer, Iowa Department of Economic Development
Sue Runnells, Oakville Resident
Pat Shey, Cedar Rapids City Council
John Turnbull, National Development Council
Steve Zimmerman, Iowa Homeland Security and Emergency Management Division

Observers Present

Roger Baysden, Prison Industries
William C. Bryant, Jr., Rebuild Iowa Office (RIO)
Jason Clayworth, The Des Moines Register
Susan Dixon, RIO
Michael Duster, Legislative Services Agency
Mary Earnhardt, House Republican Research Staff
Jack Ewing, Office of Governor Culver and Lt. Governor Judge
Luis Fernandez, FEMA
Syeta Glanton, Office of Governor Culver and Lt. Governor Judge
Thomas R. Patterson, House Democratic Staff
Shawn Snyder, Legislative Services Agency
Russ Trimble, Senate Republican Caucus

Staff:

Joe O'Hern, Rebuild Iowa Office
Ben Banowetz, SPPG
Arlinda McKeen, SPPG
Michelle Rich, SPPG

Welcome and Introductions

Co-chairs Jim Davis and Nitza Lopez-Castillo convened the Rebuild Iowa Housing Task Force, thanking participants for their willingness to serve and setting the stage for the day's work. Lopez-Castillo reiterated the welcome message and related her ties to Iowa since moving to the state and her commitment to working with the Task Force to complete the process. Davis emphasized the role of the Task Force and Resource Group in bringing the key issues surrounding housing to the Commission in a timely and high quality report.

Charge to the Task Force and Overview of the Day

Davis reviewed the charge set forth by the Governor's Executive Order 7. Each of the nine subject matter task forces were asked to gather data and information and to provide some preliminary recommendations to the Rebuild Iowa Advisory Commission. The Commission then will develop and submit its preliminary report to the Governor and Lt. Governor and the Rebuild Iowa Office within the required 45-day time frame. The report of the Task Force is due August 18; the Commission report is due to the Governor September 2.

Davis introduced Arlinda McKeen of State Public Policy Group, who provided a brief outline of the process to reach a consensus set of issues and recommendations. McKeen explained the purpose of the morning's presentations as background and data to guide the afternoon discussions. From that information and the experience and expertise of Task Force and Resource Group members, the issues, gaps, and preliminary recommendations will be proposed and discussed. The Task Force is responsible for reaching consensus on the recommendations and other elements of the report. Staff will lead the report writing, with review and comment by Task Force members.

Davis introduced the presenters and format for handling questions.

Presentation of Information

Damage Impact – Steve Zimmerman, Preparedness Bureau Chief and Alternate State Coordinating Officer (SCO), Iowa Homeland Security and Emergency Management (HSEM) (see handouts: Damage Levels & Conditions, PDA County Summary, and Basic PDA Guidelines for Human Services)

The Iowa Homeland Security and Emergency Management Division speakers explained that the Preliminary Damage Assessment (PDA) involves a joint effort between local, state, FEMA, and SBA representatives and entails assessment homes and businesses to reach the threshold amount of damages to qualify for a Presidential Disaster Declaration. All houses are assessed in accordance with the damage levels and conditions. All houses with damages are assessed. If assessment team members find different levels of damage, the assessment is recorded at the higher level of damage. The primary purpose of the Preliminary Damage Assessment is to document damages up to the level to trigger a request for a Presidential Disaster Declaration.

Q: Given flooding events, how long did damage assessment take to complete? Or is it finished?

A: The assessment began after the Parkersburg tornado and it finished two weeks ago. The length of time required for the assessment depends on the damage. In the case of Parkersburg, the PDA was completed in six hours. But that case was clear-cut; all the homes and buildings were destroyed. Flooding is more complex. Des Moines' PDA reported a very low number for Polk County. The Governor requested a damage assessment the day after the levee broke, and some of the houses could not be accessed to conduct the assessment. The Governor wanted the damage assessment completed right away in order to declare the county a disaster area.

Federal regulations are somewhat vague as to what qualifies a state for a disaster declaration. Getting the initial declaration is easy, and then we go on and get additional add-ons.

Q: I have a question about the numbers. These numbers are much lower than what I've seen locally in Lynn County. I've seen higher.

A: These numbers are still in flux. The storms over the weekend have added damages, so these numbers are not final. This is still an open incident period. HSEM and FEMA will still be undertaking PDAs in new counties. The Linn County PDA is complete as the threshold of damage was reached. State damage assessment totals will change. These PDAs are used by the state in order to ask for a Presidential Disaster Declaration, and are not used beyond that purpose.

After that Presidential Declaration is received, inspectors will then go into affected areas and develop the most accurate damage assessments. These numbers could be higher or lower than the Preliminary Damage Assessment figures. The detailed inspections ultimately determine what is insured and what is eligible under the various programs. Though it is possible for the total damages to go down from the PDA figure, the numbers usually go up.

The numbers of applications may continue to grow over time as well. The PDA numbers of applicants are almost always less than the actual number of applicants.

Program Overview and Direct Housing Assistance – Tracy Aupperlee, Director, Individual Assistance Branch, Federal Emergency Management Agency (FEMA) and Steve Castaner, Director, Long Term Community Recovery, FEMA

Aupperlee reported that FEMA's job is mainly financial through providing rental assistance and home repair for the uninsured. Repair assistance is not contingent on income, though the home must be uninhabitable according to the damage levels and conditions. Aupperlee stated that wells and septic systems are often not covered under programs and the cap for total housing assistance is \$28,800. Aupperlee noted that temporary housing is the first element of the program for individuals. The goal is for people to have a place to live before they start building a new house. She commented that there needs to be proof of a landlord-tenant relationship to be eligible for this assistance, and that payment to a family member to live in their house does not qualify.

Many repairs do not affect inhabitability, Aupperlee stated that habitable means that it can be lived in. If mold can be cleaned and the home sanitized, then it is habitable. Replacement assistance is also a program that Aupperlee discussed. If a home is destroyed, an individual is eligible to receive up to the cap of \$28,800.

FEMA is the provider of last resort after insurance and any loans one may be eligible for. Aupperlee talked about individuals that do not qualify for an SBA loan. She noted that once the cap of \$28,800 for housing is reached, there is no more money available for the individual from the federal government, and volunteer agencies or other nonprofits are needed to help fill the remaining need.

Aupperlee suggested referring to the FEMA daily report for a better idea of total registrations. The report in the Task Force packet was updated as of July 25, 2008. She noted that many referrals occur under the Individuals and Households Program. Aupperlee stated that FEMA will ask applicants if there are any unmet needs related to housing, medical, dental, etc. The application numbers and eligibility rates are still high, indicating that damage is ongoing and the right people are registering. She noted that FEMA has over 30,000 inspections in this disaster with no complaints about inspectors.

Aupperlee stated that there are seven disaster recovery centers currently open. Sixty-three have closed as of today, and 70 centers served over 30,000 people who came through their doors since the beginning of the event.

Castaner stated that the ESF 14 (Emergency Support Function 14) is only activated at the time of catastrophic disasters. This is a relatively new emergency support function for Long-Term Community Recovery Planning. He noted that the Iowa disaster is the third time ESF 14 has been enacted; the first two activations were after Hurricane Katrina in New Orleans and after the Greensburg, Kansas, disaster. Castaner commented that there are two primary functions of ESF 14: an internal reporting function and a coordination function. A third function is that of recovery planning. Castaner stressed the importance of working together within a community to develop a plan.

Home Buyouts – Lane Palmer, Iowa Department of Economic Development

Palmer talked about the summary of the IDED Buyout Program following the 1993 Flood. He noted that Community Development Block Grants (CDBG) were used to fund the housing buyouts. Palmer indicated that \$300 million dollars have been made available through CDBGs this year, and they can be used to match federal dollars. Palmer stressed that amounts on the handout represent only a quarter of the total dollars from 1993 because of matching and various programs. He noted that they disbursed funds through 10 zones. The zones are multi-county and conformed to the nature of the disaster. In 1993 local COG officials helped distribute the funds.

Current Status in Iowa – Susan Runnells, Displaced citizen of Oakville and Pat Shey, Cedar Rapids City Council Member

Susan Runnells provided an account of the Oakville flooding and aftermath through her personal experience. She related the following information to the Task Force.

Louisa County consists of 401.92 square miles; Oakville consists of .42 square miles. There are 181 homes and 22 businesses. Between 1996 and 2007 there were six building permits issued. Oakville struggled financially before the flood. Its city budget is \$189,000. Oakville is very worried about getting lost in the hubbub of the flooding and disasters. Oakville has a lot of fixed-income and low-income families and individuals. The current population is 439. We've lost about 25 people since 2000, so we're not growing. Median income in 2005 was \$37,944, compared to the state median of \$43,609. Our home values are estimated at about \$64,000, compared with a state average of \$106,600 as of 2005. Problems we have now: Four miles east of us is the Mississippi River and just north is the Iowa River. When a levee was built in June over one road out of town, we had only one road in or out of town. Then the levee broke and our town became completely inaccessible. We were 100% flooded. Many of our residents have been denied SBA loans because of income restrictions; they don't have enough money to cover the loans. Many did not have flood insurance because we don't live in a floodplain.

For many in Oakville, the costs of repair far exceed the value of their homes. Once we exceed the cap of FEMA grants, there is no more aid. We worry about paying our mortgages. We're worried about borrowing to repair our homes. I will have to borrow twice as much as I owe right now on the house to fix it.

The levee broke June 14. We got back into our homes on June 29 and we had to wade into our homes. The water was flowing on both sides of my home. There was a temporary levee built, a 4-5 foot levee, that held the water back. Just two weeks ago we had to sandbag to reinforce it after rains over the past few weeks. The river is so full of stuff that the water has nowhere to go but up. In 1993 the Army Corps of Engineers said that they were going to fix what broke. Now that we know what can happen at our location where the Iowa River joins the Mississippi River, we really worry about what is in store for our community.

One-hundred percent of our homes have been damaged. I now live with my son and his family in their driveway in a nearby town. My other stepson is living with them, too. My belongings are stored in locations in different towns and places. There is no sense of normalcy or when it will be better. Louisa County does not have many mobile home parks, and some would be too far to drive. If FEMA would calculate manufacturing, transport, furnishing, and lot rental for a year and give that to me, that would solve all my problems.

The water was filthy. We have hog lots nearby, and the trees I had recently planted are now dead. I have no idea when I will feel safe and have my grandchildren over to play. I have no idea how long it will be. And we're scared to death of rain. What I really want to drive home is that I am so worried about borrowing so much money. I qualify for an SBA loan, but that won't even begin to cover my expenses. I have no faith that this won't happen again, and then what?

Cedar Rapids City Council Member Pat Shey provided some statistics from the Cedar Rapids area:

- 0 flood-related deaths
- The river crested at 31.12 feet, 12 feet higher than 1993
- 10 square miles or 14% of the city has been impacted by the flood
- 18,623 persons were estimated to be in the flood-impacted area
- 7,198 parcels affected

- 5,390 residential properties
- 1,049 commercial properties
- 84 industrial properties
- 51 agricultural
- 486 property tax-exempt properties
- 138 others (utilities, railroad companies, etc.)
- Damage assessment figures as of July 21:
 - 47 Purple designations
 - 457 Red designations
 - 4,340 Yellow designations
 - 1,636 Green designations

They stated that Cedar Rapids is taking several paths to recover, including a task force that meets every day at City Council headquarters working on housing. They noted the need to close the gap in available affordable homes through the engagement of local homebuilders. He stated that Cedar Rapids is looking at building neighborhoods as small communities and that they view this as an opportunity to change the way they do business.

Lessons Learned From a National Perspective – John Turnbull, National Development Council (Dallas) and Bill Goldsmith, Community Partners (Chicago)

Turnbull noted that bringing grants into small businesses is as important as supporting private residences for communities. He suggested communicating closely with nonprofits that can connect people to community resources. Turnbull noted that nonprofits led the effort in New Orleans because the government could not set priorities.

New Orleans tried to make plans for sustainable communities, how to build greener. Policies were created that were not financially attainable. They got so caught up with what they wanted to do in the future that they forgot about what was needed today.

Turnbull reiterated the importance of focusing recovery on targeted areas in an effort to create critical mass that is emotional and financial. He also emphasized a need to engage every community and stakeholder.

Turnbull stated that Block Grants can be loaned in anticipation of receiving that money and stressed the importance of bridging the long-term availability of funds and the short-term needs. He noted that Public Purpose bonds, which are no-cost funds distributed by nonprofits that are given back to the government in 30 years at no cost, are a good tool to use. He also suggested providing incentives to small rental property owners to fix up buildings and to keep rents low for five years to help with immediate needs.

Goldsmith discussed efforts in Chicago including a 4500-unit development that was formerly the site of public housing. He noted that the city had determined that the buildings were no longer viable, but people were still living there. He stated they looked to meet immediate needs while also looking to the future.

Goldsmith stressed that identification of who is going to stay, and who is going to go is important to determine what kind of housing they can afford. He stated that one could possibly build in a certain way that fills the gap in the market for those affected by the disasters.

Goldsmith asked that the Task Force consider what is happening in their communities and use that information to build communities better to meet the needs of the next century.

One Task Force member noted that before the flood, Cedar Rapids was 600-700 units short of affordable housing. The people that need assistance are those that use payday loans.

Issue Identification

McKeen reiterated the charge of the Task Force and Commission to frame the discussion for the afternoon. She stated that the deliberations will require coordination and balance of many factors and noted a comment from earlier in the day about the need to look at this challenge by thinking about providing “homes” rather than “housing.” She noted three key areas to consider: immediate housing, transitional housing, and rebuilding. McKeen also talked about a need to identify priorities and gaps in those areas and the impacts on people in those areas.

During this portion of the discussion, Task Force and Resource Group members were encouraged to identify and talk about the housing issues that are affecting lowans in areas affected by the disasters.

Immediate Housing

Immediate needs are considered those that need to be addressed as soon as possible. The group expressed a desire to identify immediate needs and recommend action to address them. The group commented that a Presidential Declaration helps but that it is for public assistance, not for individual assistance. Discussion shifted to the requirements to be considered a major disaster and the need to have structural damage, not just water damage with no structural damage to qualify for assistance.

There was discussion regarding resources available to help people sort out their situation and make decisions that need to be made when seeking federal help and to learn how to prioritize their needs. The group also talked about the need to identify a timeline so individuals can begin to rebuild if they choose to and the stress and disruption caused by the uncertainty.

Group members commented on the high number of lowans age 60 or older affected by the damage and the need to consider what they can afford. There may be many looking at rental units versus owner-occupied housing. The disasters may stimulate a shift in thinking among older people in other circumstances about the types of housing they may need or choose.

For low-income lowans a buyout may not be feasible because they would be upside down on their loan. Some suggested looking at other options and alternatives to FEMA trailers, such as Section 8 housing that currently have space available.

A sense of urgency was emphasized. Many Task Force members stated the key issue of today is separating the here and now versus the big picture, especially considering that winter is looming. lowans, unlike other parts of the nation, cannot live outside in the winter, and the immediate need is to get everyone inside for the winter while addressing ancillary issues later. Some suggested looking for owners of rental properties that are now abandoned and work with them in an effort to create more housing.

FEMA is still getting more than 200 registrations a day, and identification of applicants is an ongoing process. FEMA has had some 700 families that have worked through this process, and that number continues to grow. The group felt that the housing problem would not be solved by FEMA mobile homes alone, though they felt a bit of good fortune with the mobile home parks in the Cedar Rapids ready for the FEMA mobile homes. There is a clear sense of urgency to obtain additional FEMA mobile homes for communities expressing need.

Some indicated that the \$28,800 figure that is discussed is a true indicator of the money that people are getting from this program. A simple breakdown of the funds distributed by FEMA breaks down to about \$5,500 per recipient, while FEMA on a national level gives out around \$4,000 per person during a disaster.

Concern was expressed that some of the smaller units that FEMA provides are not adequate for families, and are only barely adequate for individuals or a couple.

The group felt it was important to identify price points for the range of needs in housing with needs for low and middle income homes. Housing is then needed to meet those price points.

Task Force members indicated the need for a true assessment of the damage. It was noted that in Des Moines, inspectors go inside and out to determine the damage while FEMA does not go inside to assess damage. Final and accurate data is hard to obtain in the current circumstances, but is important for making wise decisions.

Because people are struggling to navigate the system and programs, some supported the creation of a database or list of people and organizations that affected residents can turn to for advice and counseling based on their various problems.

Some in the group felt the need to identify a process that included identification of housing for the next 12-18 months to meet these immediate needs in communities. Some who are now living with family and friends will be leaving that setting and in need of housing prior to cold weather. The group also felt the immediate need to provide financial education and to match individuals with financial resources to make the repairs to their homes.

There is a very real shortage of trained personnel to conduct inspections and tradesmen to build the housing, wherever it may be needed or located. To address the shortage of inspectors and other necessary services, some suggested identifying and training volunteers for small and rural towns to help with estimates since many people are not able to afford the \$100 - \$200 that is charged for an estimate.

Transitional Period

Transitional housing needs span a time period up to two years. Task Force members felt there were two co-occurring crises in Iowa: the mortgage foreclosure and this disaster. It was noted that there could be a possible tie between foreclosed homes that are vacant that are possibly FHA or VA insured and housing needs. If vacant foreclosed homes could be accessed to help meet the housing needs the options should be examined.

A representative of Iowa Prison Industries was present and asked to outline potential housing services that could be developed. Roger Baysden, Deputy Director of Iowa Prison Industries, described potential support or partnerships with the state in housing. Thus far, Prison Industries has provided cleaning supplies and cloths. Prison Industries and Iowa Finance Authority leaders have also talked about the potential to manufacture homes and transport them to communities where local contractors could build the foundation in the communities. Iowa Prison Industries indicated they would help where they could. The Governor's House Program in South Dakota was cited as a potential best practice and could be examined for replication in Iowa.

Iowa communities have many existing older homes that have withstood forces of nature for decades or a century and remain structurally sound. These structures should not be overlooked in planning for future use.

It was suggested and agreed that those who go through a crisis can be considered a special needs person. Each special needs person has a case worker to help them navigate an unfamiliar system. A similar structure should be considered for victims of the Iowa disasters. The Realtors Association has provided funds to assist within communities with housing needs that has included making mortgage payments and paying legal fees. The options for public/private cooperation and the private sector role were introduced.

Mitigation and buyout decisions loom as great uncertainties for affected individuals and cities. Group members indicated they would not know until at least October about any of the floodplain boundaries. Members indicated that, in the interest of time, some buyouts, also referred to as acquisitions, need to occur before the floodplain maps are done.

RIO staff that work in this area quickly provided an overview of hazard mitigation programs. Decisions on buyouts are based on a cost-benefit analysis over time. It is more likely that buyout options are made available to residents in areas where there is repeated flooding. FEMA provides 75% of the cost of the buyout; the state provides 10%, and the local government is required to provide 15%. In some communities, the 15% would be a prohibitive burden, and the state is working through a waiver request at this time.

The SBA wraparound mortgage program was mentioned as a source of financial help. More information is needed.

Resources to help individuals and communities navigate the programs and know how best to make decisions was again brought up. A decision matrix or phone tree could be set up to work through the different resources available. The group felt that if an online resource or clearinghouse was created it could also serve as a way to populate a database to provide current data. It was suggested that <http://www.louisianarebuilds.info/> is an example that could be reviewed as a potential best practice.

Task Force member Bobbi Bendickson is involved with Volunteer Organizations Active in Disasters (VOAD) and suggested many of those coordinated resources exist. Jamie Haberl of Safeguard Iowa is a private sector preparedness program targeted to business and industry who could be helpful and should be engaged.

Some asked if legislation could be passed to suspend the income barriers for CDBG funds. IDED replied that income requirements cannot be suspended according to federal rules.

The discussion shifted to landlords and rental property. Many small or “mom and pop” landlords cannot afford to make repairs and improvements right now. To address a similar problem in Chicago, a trust was created to match funding from the legislature to more efficiently bring the properties online and to avoid foreclosure.

The group felt that cities and counties need property tax dollars to operate and will suffer with more properties that are not paying taxes because of disaster damage that has taken their business or created a lag time to become able to pay. Some supported state-funded tax abatement for landlords who rebuild or renovate a home or multi-family residence devastated by the weather so the local community is still receiving the tax funds.

Rebuilding

Rebuilding efforts address the longer-term activities to address the housing issues. The group felt that it was important to get them back as soon as possible, but that could be done in segments or phases. Examples from 1993 included work on the basements of homes first and

then moving toward other affected areas. This would provide time in the interim for other decisions to be made and for affordability to be addressed.

The Task Force wants to consider developing a comprehensive state plan for housing. There is currently no comprehensive housing plan for the state. One of the reasons Oakville went underwater is because of actions taken by communities upstream. Occurrences that used to be every 500 years are now a more regular occurrence.

Gaps Identification and Prioritization

Throughout the discussion, Task Force members recognized the ties between housing issues and other agencies and issues. There is a lot of crossover between transportation, energy, economic development, infrastructure, storm water management and others.

The point was made that the reason communities build near rivers is that was the main form of transportation years ago and it is imperative to think about the history and how much of that history is lost or kept if the city is in a floodplain.

Some are in favor of rebuilding downtowns in communities and not sprawling out into more new fields while downtowns sit vacant. RISE funds and possible exceptions made to its limits were mentioned.

The group also felt that when looking at rebuilding, the notion may have to change to smaller homes versus a typical 1,600 square foot home with three bedrooms and two car garages if goals of sustainability and livability are to be maintained.

The group felt that at some point, those that are now paying rent and still paying a mortgage will realize it's better to walk away versus a double payment. Some banks are working with homeowners to defer mortgage payments for three to four months with no negative scores. The group felt that legislation to address this may be needed.

There are also two black boxes with buyouts: FEMA will allow communities to apply, but there is not a clear rubric for what communities can apply. The state uses a black box rubric to determine who gets funded and what the funds are. All the money from FEMA will not be enough; local finances will not be enough. The state needs to consider increasing its share of the funding needed to proceed with buyouts.

The group also noted the state has an ongoing shortage of rental housing even in "normal" times and would like to see IFA modify the rules to motivate more multifamily units to be created.

The following were identified as immediate, transitional, and rebuilding needs. Many were discussed the previous pages.

Immediate needs:

- Attainable, quality individual assistance
- Path to certainty for individuals and communities
- Individual and community housing and financial plan
- Counselors or caseworkers for victims
- Create local process to have the best information and cooperation in the community
- Communication within communities
- Addressing uncertain timelines with decisions
- Complete data for decision making

- A true assessment of the cost of the event
- Double payment help
- Foreclosure relief
- Rental property repair
- Price points information and housing to match

Transitional:

- Uncertain timelines
- Provide a path to certainty for individuals and communities
- Counseling
- Individual and community housing and financial plan
- Double payment help
- Communication
- Capacity: contractors, inspectors, workers
- Universal design
- Data for decision making
- Price points determined and housing stock available in that range
- Planning
- Statewide comprehensive housing plan
- Link to other issues
- Acquisition
- Local bonding capacity
- Subsidy for those in the 500-year floodplain
- Cost gaps filled
- Rental repair

Long Term:

- Acquisition
- Planning
- Statewide comprehensive housing plan
- Link to other issues
- Denser housing plans
- Subsidy for the 500-year floodplain
- Foreclosed homes
- Communication
- Financial literacy at community colleges
- Double payment help
- Energy efficiency
- Mobility issues
- Storm water issues
- Housing issues
- Sewers on the outside of town
- Land availability
- Utilize abandoned downtown properties
- Infrastructure to expand housing
- History into the future

Recommendations

The following sets of topics that need to be included in the recommendations were identified by Task Force members through their discussion. They reached consensus on these topics for

recommendations, agreed they are all high priority, and understand they need to be collapsed into several more-encompassing recommendations for inclusion in the Task Force Report.

Immediate Recommendations:

- Relaxed regulations
- Count the number of mobile homes needed and the number of pads available and needed
- Get as many manufactured homes in the state as possible
- Create capacity for individuals to make informed decisions about their options and their costs
- Decision-making matrix and funding for local capacity to implement to assist individuals and the community
- IFA and IDED gather input and online counseling
- Foreclosure relief through IFA and IHOPE
- Create damage estimates for how much it will cost to fix a house
- Look to appraisal industry or retired contractors to help meet shortfall in available inspectors
- Council of Governments that offer CBDG funding and their estimators
- Private support in certain services with public sector
- Bring information about current and pending programs in one place with eligibility and application data
- Complete planning and rules for use of state funds that may be shifted to floods
- Track and identify national resources

Transitional Recommendations:

- Speed up the process to reclaim abandoned property
- Assess best practices from other agencies and states including South Dakota's Governor's House and potential application to Iowa Prison Industries
- Look at the Minnesota Forgivable Seconds program as a potential model – after insurance, SBA and FEMA dollars
- Identify private sector partners to donate mass quantities of products for rebuilds
- Gather 36-month housing need/demand in communities statewide to aggregate production
- Encourage employer assisted financing/underwriting/down payment assistance
- Identify alternate financing options and pool second mortgage funds
- Look at various designs to include energy efficiency and universal design
- Explore Regency's inventory to fill transitional needs
- Coordinate new design and models for neighborhoods.
- Review past decisions and use information to inform and support community decision making
- Keep track of best practices from work this year...and worst practices
- Adjust Enterprise Zones around the state to apply in flood-affected communities, not just low income communities
- Tax abatement
- Local bonding capacity should be considered

Long Term Recommendations:

- Develop a statewide comprehensive housing plan
- Sustainable strategies should be emphasized
- Livability should be emphasized
- Promote statewide inventory and assessment of housing and capacity

- Develop permanent gap-filling programs, such as a lease/purchase program
- Promote inventory we have rather than continuing sprawl
- Promote a “buy local” program to keep the work in the local community
- Provide for technical assistance for communities, perhaps through the COGs
- Review and broaden TIF rules for affected areas

Process for Completing the 45-Day Report and Recommendations

McKeen outlined the proposed process to develop a draft report, including a meeting between SPPG, the co-chairs and Joe O’Hern very soon. There will be consistency in format in the reports across the nine task forces to allow the Commission the ability to digest all nine reports in a short time frame. A near-final draft of the report will be circulated for comment. There will likely be no more than 48 hours to return comments. It is part of SPPG’s responsibility to transform the Task Force’s discussion and decisions into the report to the Rebuild Iowa Advisory Commission.

Closing Comments and Adjourn

Chair Jim Davis thanked participants for their hard work and reiterated his priority to have the best Housing Report that can be developed.